

Contract Number _____

Contract Owner(s) _____

Contract Owner SSN _____

Joint Contract Owner SSN _____

Address _____ City: _____ State _____ Zip _____

A. ACCOUNT TRANSFER DESCRIPTION

You may elect to change the account allocation percentages (reallocation) for your Fixed Account and Indexed Accounts. The reallocation may only occur on your Contract Anniversary Date. We must receive your request to reallocate within 21 days following your contract anniversary. The amounts reallocated during this period will not be subject to surrender charges or market value adjustments. Refer to your Contract for additional information and restrictions.

Please refer to page 2 of the enclosed renewal letter for the cap, participation, and fixed interest rates applicable for the next contract year for your current accounts. For information on cap, participation, and fixed interest rates for other accounts that may be available, please contact a customer service representative at 1-833-444-5426.

B. ACCOUNT TRANSFER ELECTION

I elect to reallocate all the funds within my annuity as follows. The full Accumulation Value as of the contract anniversary will be reallocated based on the percentages below. Whole percentages are required and must total 100%.

Account	Allocation Percentage
Fixed Account	%
1-year Point-to-Point Cap Indexed Account – S&P 500® TR Index	%
1-year Point-to-Point Participation Indexed Account – S&P 500® TR Index	%
1-year Monthly Sum Cap Indexed Account – S&P 500® TR Index	%
1-year Point-to-Point Participation Indexed Account – S&P MARC 5%	%
1-year Point-to-Point Cap Indexed Account – S&P 500® Index	%
1-year Point-to-Point Participation Indexed Account – S&P 500® Index	%
1-year Monthly Sum Cap Indexed Account – S&P 500® Index	%
1-year Point-to-Point Participation Indexed Account – UBS MASTR Index	%
Total	100 %

C. SIGNATURE AND AUTHORIZATION

By signing below, I (we) authorize Guaranty Income Life Insurance Company to act on the instructions indicated above.

Owner: _____ Date: _____

Joint Owner: _____ Date: _____

The S&P 500® Total Return Index, the S&P MARC 5% Excess Return Index, and the S&P 500® Price Return Index are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ") and have been licensed for use by Guaranty Income Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Guaranty Income Life Insurance Company's insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Total Return Index, the S&P MARC 5% Excess Return Index, or the S&P 500® Price Return Index.



FRAUD NOTIFICATIONS

The Fraud Warning Notification below is required if you are a resident of, or if the contract was issued in, one of the following states:

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Arkansas, Louisiana, Rhode Island & West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Delaware: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Florida: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Idaho: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

Indiana: A person who knowingly, and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Kentucky: Any person who knowingly, and with intent to defraud an insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine, Tennessee, Virginia & Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines and denial of insurance benefits.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in NH Rev. Stat. Ann. §638:20.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New Mexico: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon & Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Texas: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

